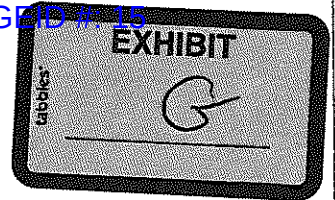


Sears

Credit Cards

PO BOX 45147
JACKSONVILLE, FL
32232-5147



OCT 06, 2009
CITIBANK (SOUTH DAKOTA), N.A.
PO BOX 6189
SIOUX FALLS, SD 57117-6189
Ref: 1005090RCE146 -AEP1- 08439

0006307

1

FRANK BOGGIO

1017 RAPID AVE
CINCINNATI, OH , 45205

Dear Applicant,

Thank you for your recent request for credit. We regret that we are unable to approve your request at this time for the following reason(s):

HISTORY OF DELINQUENT CREDIT OBLIGATION(S)

If we relied, in whole or in part, on a report obtained from a consumer reporting agency, the name, address, and toll-free telephone number are shown below.

EQUIFAX CREDIT INFORMATION SVCS P.O. BOX 740241
ATLANTA, GA 30374-0241 (800) 685-1111

The consumer reporting agency did not make the decision to take the adverse action and is not able to provide you with the specific reasons why the adverse action was taken.

You have the right to obtain within sixty (60) days of receipt of this notice, free of charge, a copy of the report from the reporting agency listed above. You also have the right to contact the agency and dispute the accuracy or completeness of any information in the report. To expedite processing when contacting the agency, please include a copy of this letter, your full name, your Social Security number and date of birth.

Sincerely,
Credit Services

This decision made by Citibank (South Dakota), N.A.
1-800-340-0525

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning Citibank (South Dakota), N.A. is the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney St., Suite 3450, Houston, Texas 77010-9050.